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Information for FERS Annuitants

Keep this pamphlet handy. It answers the questions most frequently asked by FERS annuitants and their families. You or your family may want to refer to it often.

This pamphlet provides information about the Federal Employees Retirement System (FERS). This pamphlet is only for annuitants retiring under the retirement system for Federal employees established by the Federal Employees' Retirement System (FERS) Act of 1986. It should ***not*** be used by annuitants retiring under the Civil Service Retirement System (CSRS).

United States
Office of Personnel Management
Federal Employees Retirement System
Washington, DC 20415

PM 1.10:

Previous editions are usable

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WHAT YOUR FAMILY SHOULD KNOW

We suggest that you tell your family (or a friend) where you keep your retirement papers and other important information they may need if you should become too ill to handle your affairs or die. It's often difficult for the relatives of a seriously ill annuitant (or the survivors of a deceased annuitant) to take care of necessary business or to complete necessary forms because they don't know where you keep these papers and other pertinent information. You may want to enter your annuity claim number (CSA number) on this page for easy reference. (The responses to questions D.12, D.13, and D.14 in this booklet discuss steps your family should take if you become seriously ill or die.)

Your CSA number: CSA _____

Discover the advantages of DIRECT DEPOSIT. More than half of all Federal retirees now participate. See questions D.8 through D.10. You MUST notify us whenever your mailing address changes. Even if your payment goes to a financial institution, OPM will send information about your annuity and related benefits to your mailing address. Therefore, it's important that you tell us when your mailing address changes. See question D.7.

This pamphlet reflects legislation and regulations in effect through January 1991.

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INTRODUCTION

The FERS retirement package is made up of benefits from three sources. You may be entitled to benefits from:

(1) the Social Security Administration (you should go to your local social security district office to obtain information about your eligibility for and amount of these benefits);

(2) the Thrift Savings Plan (you should contact your former employing agency to obtain two booklets, "Withdrawing Your Thrift Savings Plan Balance" and "Thrift Savings Plan Annuities" for information about and application forms for obtaining these benefits); and

(3) the Office of Personnel Management (OPM), which administers the FERS basic benefit.

This pamphlet describes your FERS basic benefit. It answers some of the most commonly asked questions about this benefit. Any questions you have concerning social security benefits and your Thrift Savings Plan should be directed to the offices shown above.

This pamphlet was designed for distribution to FERS retirees. If this pamphlet does not fully answer your questions and you are currently employed, you should contact your agency's personnel office. If you are not currently employed, you should write to the Office of Personnel Management, Federal Employees Retirement System, Post Office Box 200, Boyers, PA 16017. In your letter give your full name, date of birth, and annuity claim number, and clearly state your question or the subject you want to know more about.

A. How Your FERS Basic Benefit Was Computed

A.1. When was I eligible to retire?

Under FERS, an individual is eligible to retire under the following circumstances:

(1) Voluntary unreduced benefits which are not reduced for age are payable at the Minimum Retirement Age (see question A.8) with 30 years of creditable service, at age 60 with 20 years of service and at age 62 with 5 years of service.

(2) Voluntary immediate and deferred benefits which are reduced for age are payable at the Minimum Retirement Age (see question A.8) with 10 years of creditable service.

(3) Disability benefits are payable at any age with 18 months of creditable service.

(4) Involuntary retirement benefits are payable at age 50 with 20 years of service or at any age with 25 years of service.

(5) Unreduced deferred benefits are payable at age 62 for separated employees with at least 5 years but less than 10 of creditable service.

A.2. How was my FERS annuity computed?

Generally, your annuity is 1% of your high-three average salary times your years of service. If you are at least 62 at separation AND have at least 20 years of service, your annuity is 1.1% of your high-three average salary times your years of service. For special situations, see question A.3. If you also worked under CSRS, see question A.6.

A.3. Could my annuity have been computed differently than shown above?

Yes, under certain conditions.

(1) If you retired on disability AND were not eligible for a voluntary unreduced annuity (see question A.1),

your annuity was computed differently. See question J.1 for an explanation of how your benefit was computed.

(2) If you retired under the special provisions for air traffic controllers, firefighters, or law enforcement officers, your annuity was computed differently. It is 1.7% of your high-three average salary times your years of service which do not exceed 20, plus 1% of your high-three average salary times your service exceeding 20 years.

(3) If you retired and had at least 5 years of service as a Member of Congress or as a congressional employee (or any combination of the two), your annuity is 1.7% of your high-three average salary times your years of service as a Member of Congress or a congressional employee which do not exceed 20, plus 1% of your high-three average salary times your years of other service.

A.4. How was my high-three average salary determined?

Your high-three average salary is figured by averaging your highest basic pay over any three consecutive years of service. These three years are usually your final three years of service. They can be an earlier period, if your basic pay was higher during that period. Your basic pay is the basic salary you earned for your position. It includes increases to your salary for which retirement deductions were withheld, such as for shift rate pay, night shift differential, etc. It does NOT include amounts for overtime, bonuses, etc.

A.5. Are there reasons my annuity might have been reduced?

Yes, your annuity can be reduced for the following reasons:

(1) **Age**
If you are entitled to an immediate benefit beginning at the Minimum Retirement Age (see question A.8) because you had 10 or more years of service, but before becoming eligible for a voluntary unreduced annuity (see question A.1), your benefit is reduced by 5/12 of 1% for each full month (5% per year) by which your benefit commencing date precedes your 62nd birthday.

If you are entitled to an early deferred benefit beginning at the Minimum Retirement Age because you had 10 or more years of service, your benefit is reduced by 5/12 of 1% for each full month by which your benefit commencing date precedes your 62nd birthday.

If you have a CSRS component in addition to a FERS component, the age reduction applies to the combined benefit (see question A.6).

You may have chosen to postpone your annuity commencing date to avoid or reduce the age reduction (see question A.9).

(2) **Survivor benefits**
Your benefit may be reduced to provide survivor benefits after your death. If you are married, this survivor reduction is automatic under the law, ***unless*** your spouse consents to your election of less than a full survivor annuity. Also, if there is a court order for payment of survivor benefits to a former spouse, your benefit is reduced. YOU MUST HAVE YOUR SPOUSE'S CONSENT TO ELECT NO SURVIVOR BENEFIT OR A PARTIAL SURVIVOR BENEFIT. (See Section L for information about survivor elections you may make at retirement and see question M.1 for information about electing survivor benefits after retirement.)

(3) **Lump sum**
Your benefit may be reduced if you elected a lump sum payment equal to your retirement contributions and a reduced monthly annuity, commonly called an alternative annuity (see Section I). Not all annuitants are eligible to elect this option.

A.6. How was my annuity computed if I transferred to FERS?

If you transferred to FERS and had at least 5 years of creditable (see question A.11) civilian service covered by either social security or CSRS (Civil Service Retirement System) deductions, but not both (excludes service during which partial CSRS deductions were withheld), when you transferred, your annuity is comprised of a CSRS component and a FERS component. Military service performed before your transfer to FERS is credited under CSRS rules if you have a CSRS

component. Military service performed after your transfer to FERS is credited under FERS rules. Generally, the CSRS component is computed under CSRS rules, as shown below:

Years of service	What you receive
First 5 years of CSRS service	1.5% of your high-three average salary for each year, or 7.50%
PLUS	
Second 5 years of CSRS service	1.75% of your high-three average salary for each year of service
PLUS	
All years of CSRS service over 10	2% of your high-three average salary for each year of service.

The result is the basic CSRS component of your annuity, prior to any reductions. The FERS component of your annuity is described in question A.2.

A.7. Are there any other ways my CSRS component could have been computed?

Yes, if you retired under special provisions for firefighters, law enforcement officers, Members of Congress or congressional employees, your CSRS component is computed as shown below:

(1) If you retired under the special provisions for firefighters or law enforcement officers, your CSRS component is 2.5% of your high-three average salary, multiplied by up to 20 years of law enforcement officer and/or firefighter service PLUS 2% of your high-three average salary, multiplied by all service over 20 years.

(2) If you retired under the special provisions for congressional employees, your CSRS component is 2.5% of your high-three average salary, multiplied by all of your congressional employee service and up to 5 years of your military service, PLUS 1.75% of your high-three average salary multiplied by your years of any other service which, when added to your years of 2.5% service, do not exceed 10 years, PLUS 2% of your high-three average salary

multiplied by your years of other service in excess of 10 years.

(3) If you retired under the special provisions for Members of Congress, your CSRS component is 2.5% of your high-three average salary multiplied by your years of service as a Member of Congress, your military service while on a leave of absence as a Member, up to 5 years of other military service, and all of your congressional employee service, PLUS 1.75% of your high-three average salary multiplied by your years of other service which, when added to your years of 2.5% service, do not exceed 10 years, PLUS 2% of your high-three average salary multiplied by your years of other service in excess of 10 years.

A.8. What is the Minimum Retirement Age?

The Minimum Retirement Age (MRA) is your age at the earliest date you were eligible to retire and is based on the year of your birth.

The Minimum Retirement Age Schedule is:

If you were born in	Your MRA is
Before 1948	55 years
1948	55 years, 2 months
1949	55 years, 4 months
1950	55 years, 6 months
1951	55 years, 8 months
1952	55 years, 10 months
1953 to 1964	56 years
1965	56 years, 2 months
1966	56 years, 4 months
1967	56 years, 6 months
1968	56 years, 8 months
1969	56 years, 10 months
After 1969	57 years

If you are entitled to an immediate or early deferred benefit at the MRA with 10 or more years of service, the age reduction applies to both the CSRS component and the FERS component of your annuity. (See question A.5.)

A.9. Could I have reduced or avoided the age reduction?

Yes, if you had eligibility for a reduced immediate or early deferred benefit at the MRA, with at least 10 years

of service, and you elected to postpone receiving your annuity. For each month you delayed receipt of your benefits, the reduction in your annuity is 5/12 of 1% (5% per year) less than it would have been one month earlier.

You avoided the age reduction altogether if you postponed your annuity commencing date until the first of the month in which you turned 62, or if you had 20 or more years of service and postponed the commencing date until after your 60th birthday.

A.10. Did I get credit for unused sick leave in my FERS annuity?

No, if your annuity is computed entirely under FERS rules, unused sick leave is NOT creditable for retirement purposes. ***However***, if you have a CSRS component of your benefit, credit for your sick leave is added to the CSRS portion of your annuity. The amount of sick leave used in the computation is the ***lesser*** of the amount of sick leave you had when you transferred to FERS and the amount of sick leave you had at retirement. If you are receiving a deferred benefit, there is **no** credit for unused sick leave in the computation of your annuity.

A.11. What is "creditable service" for retirement purposes?

"Creditable service" is service that can be used for eligibility for an annuity and service that can be used in the computation of your annuity benefit.

If you received a refund of FERS or CSRS offset or interim (service during which partial CSRS deductions and social security were withheld) deductions after you became covered by FERS, that service is never creditable for eligibility for an annuity or for the computation of your benefit, nor can it be repaid or deemed repaid. This rule also applies to full CSRS refunds received after becoming covered by FERS if there is no CSRS component to your benefit.

If you received a refund of CSRS deductions before you became covered by FERS, the service was creditable for both eligibility and computation purposes, if the required deposit (including interest) was paid or deemed paid (see question I.10).

If you were eligible for a CSRS component in your annuity, any service covered by a full CSRS refund

(regardless of whether the refund was received before or after you became covered by FERS) was creditable toward your eligibility for an annuity. However, the service may or may not have been used in your annuity computation depending on the commencing date of your annuity and the date the service was performed.

If your annuity commenced prior to December 2, 1990, or if your annuity commenced on or after December 2, 1990, and the CSRS refund was for service that ended on or after October 1, 1990, the service was used when we computed your annuity ONLY if you repaid the refund you received, plus any interest due (or if it was deemed repaid, see question I. 10).

If your annuity commenced on or after December 2, 1990, and the refund was for CSRS service that ended before October 1, 1990, the service was used in your annuity computation, even if you did not repay the refund you received, plus interest. However, if the money was not repaid, your annuity was subject to an actuarial reduction based on the amount of the unpaid refund, plus interest.

Civilian service may also be creditable if deductions were not withheld from your pay. If you have a CSRS component to your benefit (see question A.6), service performed prior to October 1, 1982, is creditable subject to a small reduction in your CSRS component. Service performed after September 30, 1982, but before your transfer to FERS, is creditable for eligibility but not for the amount of your annuity unless a deposit was paid (or deemed to have been paid if you elected the alternative annuity). For the FERS component of your annuity benefits, service for which deductions were not withheld and which was performed before 1989 is creditable if a deposit was paid (or deemed to have been paid if you elected the alternative annuity). Service performed after 1988 for which retirement deductions were not withheld from your pay is not creditable in the FERS component of your annuity.

A.12. Is military service creditable?

Sometimes. Unless you are in receipt of military retired pay, military service performed before 1957 is creditable for retirement purposes. Service after 1956 is creditable ***only*** if you paid a deposit for the service with your agency prior to separation. There is one exception to this rule. If you were first employed as a civilian before October 1, 1982, and your military service will be used in a CSRS component to your benefit, you may receive

credit for military service if you are not eligible for benefits from the Social Security Administration based in whole or in part on your military service.

A.13. I retired from the military and am eligible for military retired pay. Can I still use my military service to increase my FERS annuity?

If you are in receipt of military retired pay, your military service is not used for your FERS benefit. However, if you waive your military retired pay or if it is a retirement based on chapter 67, title 10 (reserve retainer pay) or a service-connected disability incurred in combat with an enemy of the United States or caused by an instrumentality of war and incurred in line of duty during a period of war, we may use your military service, as described in question A.12.

B. The Special Retirement Supplement

B.1. What is the Special Retirement Supplement?

The special retirement supplement is a hypothetical social security benefit based on your pay during civilian service creditable under FERS and deemed earnings during years that were not creditable as FERS civilian service.

B.2. What happens if I retired before 62 and was not yet eligible for Social Security benefits?

If you retired voluntarily on an immediate annuity which is not reduced for age, you may be eligible for a special retirement supplement which adds to your monthly benefit. You may also be eligible for this supplement if you retired involuntarily before attaining your Minimum Retirement Age as shown in question A.8 or voluntarily because of a major reorganization, reduction in force, or an early retirement for Members of Congress. However, in these three instances, you are not eligible for the special retirement supplement until you reach your Minimum Retirement Age. If you are receiving a deferred benefit or an immediate MRA+10 benefit, you are not eligible for a special retirement supplement.

B.3. If my annuity has both a CSRS component and a FERS component, can I still receive the special retirement supplement?

Yes, if you had one full calendar year of service subject to FERS computation rules. One full calendar year means any year which begins January 1 and ends December 31.

B.4. How is this supplement computed?

The supplement is computed as if you were age 62 and fully insured for a social security benefit when the supplement begins. By law, OPM first estimates what your full career (40 years) social security benefit would be. Then we calculate the amount of your civilian service under FERS and reduce the estimated full career social security benefit accordingly. For example, if your estimated full career social security benefit would be $1,000 and you had worked 30 years under FERS, we would divide 30 by 40 (.75) and multiply ($1,000 x .75 = $750). The result would be your special retirement supplement, prior to any reductions.

B.5. Do salary or wages earned after I retire affect the supplement?

Yes. Like social security benefits, your retirement supplement is subject to an earnings test. It is reduced if you earn more than the exempt amount of earnings (called the minimum level of earnings--see question B.7) in the immediately preceding year. Your supplement is reduced by $1 for every $2 of earnings over the minimum level. It is possible that your supplement could reduce to $0. If you are receiving a supplement, you must report your earnings to OPM. You will receive instructions on how to report your earnings when it is required.

B.6. How does the earnings reduction work?

There is no reduction until after the first calendar year you receive the special retirement supplement. Then, your earnings during that first calendar year are compared to the social security minimum level of earnings for the same year. Your monthly annuity supplement in the second calendar year is then reduced by 1/12 of the excess earnings. Excess earnings are

50% of the amount by which your earnings exceed the social security minimum.

B.7. What is the minimum level of earnings?

The amount you may earn without affecting your special retirement supplement, is determined by the Social Security Administration each year. It will increase with the annual increases in average wages for the national workforce. You may contact OPM to obtain the current year amount. (See question J.4 about earnings if you are a disability retiree.)

B.8. If I earn less than the minimum level of earnings, will my retirement supplement be reduced?

No. You may earn any amount less than the minimum without your supplement being reduced.

B.9. What counts as earnings? Does my FERS basic benefit count as part of my earnings?

No, your FERS basic benefit is not considered earnings. Your earnings for any year will consist of the sum of wages for service performed in the year, plus all net earnings from self-employment for the year, minus any net loss from self-employment for the year.

B.10. Can my FERS basic benefit also be reduced because of earnings over the minimum level?

No.

B.11. How long will I continue to get the special retirement supplement?

The special retirement supplement will continue until the earlier of (1) the last day of the month before the first month for which you would be entitled to social security benefits or (2) the last day of the month in which you reach age 62. Your supplement can also be eliminated by earnings over the minimum level of earnings (see question B.5).

B.12. What if I don't apply for social security benefits at 62 or I'm not eligible for them? Can I continue to get the special retirement supplement after I'm 62?

No. The supplement ends at age 62, regardless of whether or not you receive benefits from the Social Security Administration.

B.13. What happens to the supplement if I die before reaching age 62?

If you elected to provide survivor benefits for your spouse, he or she may be eligible for a similar supplement. This supplement is payable until your spouse becomes eligible for a social security spousal benefit, or age 60, whichever is earlier.

C. Cost-of-Living Adjustments

C.1. Is my annuity adjusted for cost-of-living adjustments (COLAs)?

Yes, if:

(1) You are over age 62; or

(2) You retired under the special provisions for air traffic controllers, law enforcement personnel, or firefighters; or

(3) You retired on disability, EXCEPT when you are receiving a disability annuity based on 60% of your high-three average salary. This is generally during your first year of receiving disability benefits (see question J.1); or

(4) Your retirement includes a portion computed under CSRS.

Retirees under age 62 who did not retire on disability, or as air traffic controllers, law enforcement personnel or firefighters are not eligible for cost-of-living increases until they reach age 62.

If you are eligible, your COLA will be effective December 1st of each year and will be reflected in your January payment, usually dated January 2. The amount of the

COLA is determined by the percentage increase in the CPI, according to the following table:

Change in CPI	COLA
under 0%	None
0% to 2%	Change in CPI
2% to 3%	2%
Over 3%	Change in CPI less 1%

If you elected to transfer to FERS from the Civil Service Retirement System (CSRS) and part of your benefit is computed under CSRS, that part of your benefit will be increased by CSRS COLAs, regardless of your age and type of retirement. The FERS portion of your benefit will be increased as discussed above.

If you've been receiving retirement benefits for less than 1 year and are eligible for a COLA, you'll get a percentage of the cost-of-living increase. The percentage depends on how long you were receiving your annuity before the effective date of the increase. When you receive an increase, we'll send you complete information about its effect on your annuity.

C.2. Do I receive the full COLA as long as I am age 62 by the effective date of the COLA?

Yes, as long as your annuity began more than eleven months before the effective date of the COLA.

C.3. If I retire under FERS on April 30th and reach age 62 on September 15th, how much of the COLA do I get?

Because you were on the retirement rolls for 7 months (May through November) and had reached age 62 before the effective date of the COLA (December 1), you would be entitled to 7/12 of the COLA paid that year.

D. Getting Your Payments

D.1. Who pays my annuity and how often am I paid?

The Office of Personnel Management (OPM) authorizes your basic annuity benefit and the Treasury Department issues the checks and mails them (or transfers the

payment to your bank if you prefer; see question D.8). You are paid monthly. Your payment covers annuity due for the month ***prior to*** the month in which the payment is made. For example, the payment you receive on June 1 represents your annuity for May.

D.2. When did my retirement benefits begin?

In most cases, your annuity began the first of the month following the month you separated for retirement. However, under certain conditions, your annuity could have begun on a different date, as shown below:

(1) If your retirement was because of disability, your annuity began the day after you separated or the day after the last day of pay, whichever was earlier. (There are a few exceptions to this rule.)

(2) If you retired involuntarily under the discontinued service provisions, or if you retired as a military reserve technician at age 50 with 20 years of technician service because of your failure to satisfy the conditions required for continued employment, your annuity began the day after your separation from service.

(3) If you postponed receiving your MRA+10 benefit (see question A.9), your annuity began on the first of the month you designated or the first day of the month in which you became 62, whichever was earlier.

(4) If you retired on a deferred annuity, your annuity began the first of the month following your 62nd birthday (unless you had at least 10 years of service and chose to receive it before you were 62 --see question A.9).

In general, your entitlement to annuity stops on the date of the event causing payments to stop (e.g., the date of death).

D.3. How are annuities computed for a part of a month?

First we divide your monthly annuity rate by 30 days, to give a daily rate (even if there are not 30 days in a particular month). The daily rate is then multiplied by the number of days you were eligible for an annuity that

month. If the month in question is February and you are entitled to benefits through the end of the month, the 28th (and in leap year, the 29th) is considered 3 (or 2) days.

D.4. Where is my annuity payment sent?

Your monthly annuity payments go to your mailing address ***unless*** you authorize direct deposit into your account at a bank, savings and loan association or similar institution, or Federal or State chartered credit union (see question D.8). Even if your payment goes to a financial institution, OPM will send information about your annuity and related benefits to your mailing address. Therefore, it's important that you tell us when your mailing address changes.

D.5. When do I receive my annuity?

We'll send you a statement telling you when to expect your first regular monthly payment shortly before we authorize it. After that, your annuity is payable on the first business day of the month. If you don't get a payment on the first business day, it could be because:

(1) You moved and didn't report your new address to OPM in time for us to correct it for your next payment (see question D.7), or

(2) Your annuity was suspended for failure to reply to official correspondence, or

(3) We have received notification of your receipt of benefits from the Office of Workers' Compensation Programs.

D.6. What should I do if my payment is late?

If you don't receive your annuity payment on the first business day of the month, you should:

A. If you are receiving annuity checks:

(1) ***Wait 5 workdays because the mail may have been delayed.***

(2) If, after waiting 5 workdays, you still haven't received your check, write to the Office of Personnel Management, ATTN: Check Loss, P.O. Box 7815,

Washington, DC 20044. Tell us you haven't received the check, the date you expected to receive the check, the address at which you expected to receive the check, and your annuity claim number (CSA number). At the end of your letter, print your name ***and*** provide your signature. WE CAN'T TAKE ACTION UNLESS WE HAVE YOUR SIGNATURE.

B. If your monthly annuity payment is being deposited directly into your account in a financial institution, you must write a letter as described in (A)(2) above and get an official from the financial institution to state that the payment has not been received. The official must also sign your letter.

D.7. How do I report a change in my mailing address?

You should report your new address to the Office of Personnel Management, Change - Address - Unit, P.O. Box 686, Washington, DC 20044, by one of the methods below:

(1) Use the change-of-address form we sent you; or

(2) Use the form provided on the back of the envelopes in which you receive your monthly annuity checks; or

(3) Use a post card or letter. On it PRINT the following information:

-Your name and date of birth.

-Your annuity claim number (CSA number).

-Your old address. Be sure to include the ***zip*** code and mark this "old address."

-Your new address. Be sure to include the ***zip*** code and mark this "new address."

Whether you use a form, card, or letter, be sure to sign it. (Without your signature, we are unable to send your checks to the new address.) ***Make sure we know your new address as soon as possible; otherwise if you are receiving annuity checks, your next check could be late because we mailed it to your old address.***

While waiting for your check mailing address to be changed, you should ask your postmaster to forward your mail or arrange to get the check personally at your old address because we probably won't be able to change your check mailing address in time for the next check to reach the new address.

If your annuity payments are deposited directly into your financial institution, ***you still need to tell us*** if your mailing address changes, so you can receive important information we may periodically send out. If you don't receive the information or respond to inquiries we send you, additional benefits due you could be delayed or your payments could be stopped. In this case, make sure you state that your address change is for ***correspondence purposes only***.

D.8. How can I arrange to have my annuity checks deposited directly into a financial institution?

You need to go the institution where you have your account and ask for a Standard Form 1199A, Direct Deposit Sign-Up Form. After you and the institution both complete the form, the institution will mail a copy to the Office of Personnel Management. When we receive the SF 1199A, we'll send your payments to your account. We'll also check the mailing address you put on the SF 1199A. If it's different from the one we have, we'll change our records to reflect the address on the SF 1199A.

Remember, under the Direct Deposit Program, you may have your check deposited directly into your account in any bank, savings and loan association or similar institution, or Federal or State chartered credit union. Financial institutions outside the United States do not use SF 1199A. To have your check sent to an account in a foreign country, you should write to the Office of Personnel Management, Change - Address - Unit, Post Office Box 686, Washington, DC 20044. In your letter include your name, your annuity claim number (CSA number), the name and address of the financial institution where you want your payment sent, and your account number at that institution. You should also give your correspondence mailing address. Be sure to sign the letter.

D.9. Are there any advantages to having my annuity payment deposited directly in a financial institution?

Yes. It's a safeguard against your checks being stolen from your mailbox; it guarantees the financial institution will receive the payment and any possible mail delay will be avoided; it eliminates problems you may experience in cashing your checks; and it allows your money to be available for your use while you're away from home.

D.10. How can I have my payment sent to my mailing address or to a different financial institution after I've previously completed an SF 1199A?

To have your payment changed from the Direct Deposit Program to your mailing address, follow the procedure described in the response to question D.7. In addition, be sure to state that your ***check***, as well as correspondence, should be sent to your mailing address.

To change financial institutions, you must complete another SF 1199A, Direct Deposit Sign-Up Form, with the new institution. Remember, if your payments are deposited directly into your account, you still need to tell us if your mailing address changes so you can receive important information we may periodically send out. If you don't receive this information or respond to inquiries that we send, additional benefits due you could be delayed or your regular payments could be stopped.

> **To avoid possible non-receipt of an annuity payment, we suggest that you do not close your old account until you begin receiving annuity payments at the new location you have requested.**

D.11. Can I have someone else cash my checks if I give them a general power of attorney?

No. Annuity checks made out to you can't be cashed by an individual using a general power of attorney. However, remember that you can use Standard Form 1199A, Direct Deposit Sign-Up Form, to have your payments deposited in your bank account. A specific power of attorney -- SF 232, Power of Attorney by Individual for the Collection of a Specified Check Drawn on the United States Treasury--which must be executed after the issuance of each check and describing it in full, may be used to authorize the endorsement of an annuity check. If you want to use a foreign bank, you must

complete SF 233, Power of Attorney by Individual to a Bank for Collection of Checks Drawn on the Treasurer of the United States. But a general power of attorney granted to an individual is not acceptable for cashing checks issued by the Treasury Department. (As explained in the response to question D.13, in certain cases, annuity checks can be made out to a "representative payee," who is the only person who can cash them.)

D.12. What should be done with my annuity check if I can't sign it because of illness?

If you are mentally competent but physically unable to write your name, you, or a family member, or other person acting in your behalf, should ask your bank what to do so you can cash or deposit your check. If the illness continues, you should consider having your check sent to your bank each month through the Direct Deposit Program (see question D.8).

D.13. What should be done with my annuity check if I become mentally incompetent?

If you become unable to take care of your own financial affairs, your check should not be signed, cashed, or deposited in a bank by anyone else. Instead, a family member or other person acting in your behalf should return the check to the Director, Disbursing Center, U.S. Treasury Department, P.O. Box 8670, Chicago, IL 60680, with an explanation. In addition, the individual should notify the Office of Personnel Management, Post Office Box 200, Boyers, PA 16017, being sure to provide your full name and annuity claim number (CSA number). We'll send instructions to the person who wrote in your behalf to explain how to have your annuity payments continued by having us authorize payment to a court-appointed guardian or to an individual who will serve as a "representative payee" if a guardian is not appointed.

If an annuitant is mentally incompetent at the time of retiring and a guardian is not appointed, we'll send information on establishing a representative payee to the person who is acting on the annuitant's behalf. We will not authorize any checks until we have established a payee.

D.14. What should be done when I die?

(1) Your survivors should write a letter to the Office of Personnel Management, Federal Employees Retirement System, Post Office Box 200, Boyers, PA 16017. In the letter they should give your full name, your annuity claim number (CSA number), your date of birth, the date of your death, and the name and address of the person(s) they believe is entitled to death benefits (see section N of this booklet). We'll stop your annuity payments and send an Application for Death Benefits (SF 3104) to the person(s) who appears entitled to benefits. If Federal Employees' Group Life Insurance is payable, we'll also send an application for those benefits to the person(s) who appears entitled to them.

(2) To avoid any violation of law, all checks which were not cashed at the time of your death and all checks received after your death must be returned to the Director, Disbursing Center, U.S. Treasury Department, P.O. Box 7367, Chicago, IL 60680, along with a statement that you died and the date of your death.

(3) If your annuity payments are being deposited directly into your account in a bank (see question D.8), your survivors must immediately notify the bank of your death. The bank should return to the Treasury all payments deposited after your death.

D.15. Does it matter how long I wait before I cash my annuity check?

Yes. As of October 1, 1989, government checks cannot be negotiated (cashed) more than 12 months after the date on which the check was issued. The checks will all be printed with the legend VOID AFTER ONE YEAR near the bottom of the check. If you have a check that is no longer negotiable, return it to the Director, Disbursing Center, U.S. Treasury Department, P.O. Box 7367, Chicago, IL 60680.

E. Taxes and Other Deductions From your Annuity

E.1. Are my annuity payments subject to Federal income tax?

Yes, under rules set forth and administered by the Internal Revenue Service. If you have questions about the taxability of your annuity, you should contact your local IRS office. The Federal Employees Retirement System does not provide tax advice and does not supply IRS publications. For a detailed explanation about Federal tax and your annuity, request Publication 721, "Tax Guide to U.S. Civil Service Retirement Benefits," from the IRS. The information in this publication is applicable to both FERS and CSRS retirees.

E.2. Will Federal income tax be withheld from my annuity payments?

Yes. Federal tax law requires OPM to withhold taxes as if you are a married person claiming three withholding allowances, unless you tell us to withhold a different amount or not to withhold Federal income tax.

E.3. How do I change the amount of Federal income tax being withheld from my annuity payments?

To change the amount of Federal income tax withheld each month, write to the Office of Personnel Management, ATTN: Tax Section, P.O. Box 961, Washington, DC 20044 and ask for a personalized tax election form.

Your letter must include your annuity claim number (CSA number). We'll mail you form W-4P-A, Election of Federal Income Tax Withholding, a return envelope, and instructions for making the change. Your change will take effect after we receive your completed and signed form. Generally, it takes us about 30 days to make this type of change.

The W-4P-A is NOT available from the IRS; do not try to get it from them as they will not be able to provide you with one.

E.4. How can I stop OPM from withholding Federal income tax from my annuity payments?

You must write a letter and tell us to stop withholding Federal tax. (No special form is necessary.) Your letter must also include your annuity claim number (CSA number) and your signature.

Your should send your letter to the Office of Personnel Management, ATTN: Tax Section, P.O. Box 961, Washington, DC 20044. Generally, it takes us about 30 days to make this type of change.

E.5. Can I have State income tax withheld from my annuity payments?

Yes, if your State participates in the Voluntary State Income Tax Withholding Program. As of January 1991, the following States (and District) participate in the Program: Arizona, Delaware, District of Columbia, Indiana, Maryland, Missouri, Oklahoma, Oregon, South Carolina, Utah, and Virginia. Although OPM provides a tax withholding service for participating States, you must make the arrangements with your State's income tax office to have the tax withheld. You can get the required form and answers to your questions about State tax from that office. Do not write to the Office of Personnel Management; we cannot act on State tax withholding requests we receive directly from annuitants.

E.6. What else can be withheld from my annuity payments?

(1) If you are eligible to continue your health benefits and life insurance coverages into retirement, the premiums for these are withheld from your monthly benefit. You should review RI 76-12, Information for Retirees About the Federal Employees' Group Life Insurance Program and RI 79-2, Information for Annuitants and Survivors about the Federal Employees Health Benefits Program, for additional information about these two programs. These pamphlets are available by writing the Office of Personnel Management, Federal Employees Retirement System, Post Office Box 200, Boyers, PA 16017.

(2) If you are NOT receiving social security benefits, you can have your Medicare premiums withheld from your annuity. We must receive a request from the Health Care Financing Administration to withhold Medicare premiums from annuity payments. We cannot act on a request from an annuitant or the Social Security Administration to withhold Medicare premiums from annuity payments. Your social security district office can give you additional information about this.

(3) Some union dues can be withheld from annuity payments. Contact your union for information.

(4) We can also withhold money to satisfy some debts you may owe. See questions E.8 and E.9 for additional information.

E.7. What if my retirement doesn't cover the cost of premiums for my health benefits enrollment or life insurance coverages?

You can arrange to make direct payment to OPM for these premiums. See the pamphlets mentioned in question E.6 for additional information.

E.8. Can OPM reduce my annuity payments to settle a private judgment or debt?

Your annuity may be subject to legal process to enforce any obligation you may have to pay alimony, child support, or separate maintenance. Also, your annuity may be reduced to comply, in certain circumstances, with a state court order, decree, or community property settlement dealing with apportionment of retirement benefits in connection with a divorce, annulment, or legal separation. We'll also honor an attachment of your annuity by a trustee in bankruptcy. Except in these circumstances, the annuity is not subject to execution, attachment, garnishment, or other legal process.

E.9. Can OPM reduce my annuity payments to settle a debt I owe the Federal Government?

Yes. If you owe a debt to the U.S. Government, we can take money from your annuity to settle that debt. If you owe the debt to the Federal Employees Retirement System due to an overpayment of benefits, we'll send

you an explanation of the amount of the debt, the reason for it, and how much we'll withhold from your monthly annuity payments until the debt is paid. We'll also give you specific information about your rights in connection with the collection of the debt. If you owe a debt to another Federal agency, that agency will give you an explanation of the debt and any rights available to you before asking us to withhold the debt from your annuity payments.

F. Waiving Benefits

F.1. Can I turn down all or part of my annuity?

Yes; you can waive all or part of your benefit by writing to the Office of Personnel Management, Post Office Box 200, Boyers PA 16017. No special form is necessary. You merely state in a dollar amount the portion of your monthly annuity that you want to waive and the effective date, which can't be earlier than the first of the month following the month in which we receive your letter. You will ***not*** be able to receive the waived amount at a later date.

F.2. Can I reimburse OPM for annuity already paid to make a waiver take effect earlier than as stated in the response to question F.1?

No.

F.3. Can I cancel my waiver of annuity?

Yes; you can cancel it in writing at any time, but only for future payments that are due ***after*** you write to cancel the waiver. Your waiver will be canceled effective the first of the month after we receive it in OPM, unless you request a later date.

F.4. If I waive part of my annuity, what happens to it when a COLA is paid to FERS retirees?

If you waived part of your annuity, you will not receive a cost-of-living allowance. However, when you cancel your waiver, your monthly annuity rate will be adjusted to reflect all COLAs as though no waiver had been made.

F.5. Can I waive part of my annuity if a court has ordered part of my benefit be paid to my former or separated spouse?

No, not unless your waiver was postmarked or received by OPM ***before*** we received the court order (see question E.8). If a waiver is already in effect when we receive a court order, the court order will apply only to the unwaived portion of your benefit.

F.6. What happens to the survivor benefit my spouse is entitled to if I die while my waiver is still in effect?

Your spouse's benefit will be paid as if no waiver had been in effect at the time of your death. If your spouse wants to waive a portion of his or her survivor annuity, he or she should follow the same procedures as any annuitant would (see question F.1).

G. Employment in the Private Sector

G.1. Will my annuity be affected if I take a job outside the Federal Service?

Your employment outside the Federal service will not affect your basic FERS annuity payments ***unless*** you're receiving a disability annuity and are under age 60. If you're a disability annuitant under age 60, employment may indicate that you have recovered from your disability (see question J.2) or the wages you earn may indicate that your earning capacity is restored (see question J.4). If you retired early and are receiving a special retirement supplement, it will be reduced based on how much you you earn over the minimum level of earnings (see question B.5).

H. Changing Your Retirement to Disability

H.1. I retired "voluntarily" based on my age and length of service. Can I change to a disability retirement?

Yes, you may submit an application for disability

retirement within one year after your separation from employment ***provided you did not elect the alternative form of annuity with a lump sum payment equal to your retirement contributions*** (see Section I). You and your former employing agency must submit evidence that shows you became disabled while employed in a position subject to FERS coverage, and you and your agency must provide evidence that you were unable to perform useful and efficient service because of disease or injury in the position you retired from. Your former agency will also have to certify that it could not reasonably accommodate your condition. Moreover, you must not have declined an offer of reassignment to a vacant position in the commuting area at the same grade or pay level and tenure. (See question J.1 for information about the amount of disability benefits.)

H.2. Can the one-year filing limitation mentioned above be waived?

Yes, but only if you were mentally incompetent at the time of separation or became so within one year thereafter. In such a situation, the application for disability retirement may be filed within one year from the date you are restored to competency or a guardian is appointed, whichever is earlier.

H.3. Are there any advantages to changing to a disability retirement if I'm eligible to do so?

Under FERS, if you retired on disability but were eligible for a voluntary, unreduced retirement (this does not include an annuity which is reduced for age), your disability annuity is computed using the voluntary retirement formula (see question A.2) and you won't have your benefit offset by Social Security. One possible advantage to changing to a disability retirement would be to receive COLAs if you are under 62 (see question C.1). If you retired when you reached the Minimum Retirement Age and had at least 10 years of creditable service and your annuity is subject to a reduction for age (see question A.5), changing to a disability retirement would allow the regular disability computation and may result in a higher benefit than your annuity with the age reduction.

A ***disadvantage*** to changing to disability could be the loss of your special retirement supplement (see Section

B). This supplement is not paid to individuals who retire on disability.

You should consult the Internal Revenue Service regarding the impact of disability retirement on your Federal income tax liability. The IRS defines disability differently than OPM does and will make its own determination as to whether you qualify under their regulations.

I. Alternative Annuities

I.1. What is an alternative annuity?

The alternative form of annuity allowed eligible persons to elect to receive a lump sum payment equal to their retirement contributions and a reduced, continuing monthly benefit.

I.2. Is everyone eligible to elect an alternative annuity?

If your annuity commenced prior to December 2, 1990:

No. If you retired on a disability annuity or if a court order awarded a portion of your monthly benefit or a future survivor benefit to a former spouse, you could not have elected an alternative annuity. You also must have had your current spouse's consent to elect this type of benefit. If you elected an alternative annuity, you cannot change to a disability annuity at some later date.

If your annuity commenced on or after December 2, 1990:

No. You are eligible to elect an alternative annuity ONLY if you retired under one of the following conditions:

- You retired on a nondisability annuity and had a life-threatening medical condition.
- You were eligible to retire as of November 30, 1990, and were a member of the armed forces and were called or ordered to active duty before December 1, 1990, under title 10 of the United States Code, in connection with Operation Desert Shield and/or Desert Storm.

You were eligible to retire as of November 30, 1990, and were a civilian employee of the Department of Defense who was certified by the Secretary of Defense to have performed duties after November 30, 1990, that were essential to the support of Operation Desert Shield and/or Desert Storm.

You were involuntarily separated from service other than for cause on charges of misconduct or delinquency, and you were not one of the following:

- A Member of Congress,
- The Vice President,
- An individual in a position in the Executive Schedule under sections 5312 through 5317 of title 5 of the United States Code.
- An individual appointed by the President (or his designee or the Vice President under section 105(a) (1), 106(a) (1), or 107 (a) (1) or (b) (1) of title 3, United States Code, if the maximum basic pay for such position is at or above the rate for level V of the Executive Schedule,
- A noncareer appointee in the Senior Executive Service,
- A noncareer member of the Senior Foreign Service, or
- An individual serving in a position which is excepted from the competitive service because of its confidential, policy-determining, policy-making, or policy-advocating character.

If you retired on a disability annuity or if a court order awarded a portion of your monthly benefit or a future survivor benefit to a former spouse, you could not have elected an alternative annuity, even if you fell into one of the eligible categories noted above. You also must have had your current spouse's consent to elect this type of benefit. If you elected an alternative annuity, you cannot change to a disability annuity at some later date.

I.3. When did I make this election?

At the time you retired.

I.4. How is the lump sum payment made?

If your retirement annuity commenced ***before*** January 4, 1988, payment was made in one lump sum shortly after you filed your election. If your retirement annuity commenced **after** January 3, 1988, and **before** December 3, 1989, you received 60% of your lump sum payment shortly after you filed your election and the remainder, plus interest, 12 months after your annuity commenced (unless you were involuntarily separated or had a life-threatening medical condition entitling you to receive a single 100% payment). If your retirement annuity commenced ***after*** December 2, 1989 and before December 2, 1990, you received 50% of your lump sum payment shortly after you filed your election and the remainder, plus interest, 12 months after your annuity commenced (except as explained in question I.5). However, if you did not receive the second 50% payment by November 5, 1990, you will receive the second 50% payment, plus interest, 12 months after you received the first payment, instead of 12 months after your annuity commenced (except as explained in question I.5.). If your retirement annuity commenced on or after December 2, 1990, you received a single 100% payment, unless you were involuntarily separated and elected to receive the payment in two 50% installments one year apart.

I.5. If my retirement annuity commenced on or after January 4, 1988, could I have chosen to receive my lump sum payment in either one or two installments?

If your annuity commenced on or after January 4, 1988 and before December 3, 1989, you could not have elected to receive it in one installment. However, if your separation was involuntary, other than for cause on charges of misconduct or delinquency, or if you have a life-threatening affliction or other critical medical condition which would indicate you may not survive to receive your second installment, you received your payment in one installment. If your retirement annuity commenced on or after December 3, 1989, and before December 2, 1990, and you were entitled to receive your payment in one installment, you may have elected the two-payment installment schedule. If you retired on or after December 2, 1990, and were eligible to elect the alternative annuity due to involuntary separation, you were entitled to receive your payment in one installment but you were eligible to elect the two-payment installment schedule. However, if you retired on or after December 2, 1990, and were eligible to elect the alternative annuity due to a life-threatening medical condition, your payment was made in one installment. You were not entitled to elect the two-payment installment schedule.

I.6. What happens if I die before receiving the second installment?

The second installment will still be payable 12 months after you received the first installment. It will be paid to the person entitled under the order of precedence (see question N.13).

I.7. How is the alternative annuity reduction in my monthly benefit computed?

It is an actuarial computation. Basically, the reduction in your annuity is equivalent to that portion of your FERS annuity attributable to your contributions to the retirement system.

I.8. Will this reduction ever be eliminated?

No.

I.9. Is the lump sum payment taxable?

Yes. Contact the Internal Revenue Service for more information about the taxation of this payment. We withhold 10% of your lump sum credit (contributions, plus interest and deemed deposits and redeposits) for tax purposes. Also, if you were under 55 when you retired and will not attain age 55 during the calendar year in which you retired, the IRS will assess a 10% penalty on your lump sum payment.

I.10. Was I entitled to a refund equal to all my contributions, including any deposits/redeposits I made, such as for post-1956 military service or refunded CSRS service?

Yes. And in computing the amount of your benefit if you do not have a CSRS component in your annuity, we deemed paid any deposits due for service performed before 1989 for which no retirement deductions were withheld and any deposits for any refunds paid before you transferred to FERS. If you have a CSRS component in your annuity, we also deemed paid any CSRS deposits and if your annuity commenced prior to December 2, 1990, redeposits for any CSRS refunds you received. If your annuity commenced on or after December 2, 1990, only redeposits for refunds for CSRS service ending on or after October 1, 1990, were deemed paid. However, OPM can't deem service paid

in the following three situations:

(1) post-1956 military service (deposit must be paid agency prior to separation);

(2) service credited under FERS rules for which a refund was paid after you became covered by FERS; or

(3) service performed after 1988 for which no retirement contributions were withheld from pay and which is not creditable in a CSRS component.

None of the above service will be creditable for retirement eligibility or computation purposes. (See question A.11.)

I.11. What is the effect of choosing the alternative annuity on my spouse's benefit?

None. Your spouse's benefit is computed based on your annuity before the alternative annuity reduction.

J. Special Information for Disability Annuitants

J.1. What changes can I expect in the amount of my disability retirement after I start receiving benefits?

If you were not eligible to retire voluntarily when you retired on disability, your disability benefits can change many times after you begin receiving them, if you are under age 62 at retirement. The major changes are:

(1) During your first year of receiving disability benefits, ***if you are not yet eligible to receive a voluntary, unreduced retirement***, you receive a benefit based on 60% of your "high-three" average salary. This benefit will be reduced by 100% of your social security disability benefit if and when you begin receiving social security benefits. Your resulting monthly benefit cannot be less than your actual earned benefit based on your length of service.

(2) At the end of your first 12 months of receiving disability benefits, your annuity will be recomputed so that it is 40% of your "high-three" average salary and reduced by 60% of your social security disability

benefit (if any). Again, your resulting monthly benefit cannot be less than your actual earned benefit.

(3) At age 62, your benefit will again be recomputed -- this time as a non-disability benefit. You will receive service credit for the time you received disability benefits in the computation of your new benefit amount. Your "high-three" average salary will be increased by any cost-of-living increases payable to FERS annuitants during the time you received disability benefits.

If you were eligible for a voluntary, unreduced annuity when you retired, your disability annuity has been computed using the method described in question A.2.

J.2. Will you ask for any further medical evidence to determine my eligibility for continued disability payments?

Until you reach age 60, we may require periodic reevaluations of your medical condition to determine if you've recovered from your disability. Any disability annuitant under age 60 may have his eligibility for continued payments reviewed at any time OPM considers it necessary. If we find you recovered, your disability annuity will stop. (See question J.5.) Once you turn 60, we'll reevaluate your situation only if you ask us to.

J.3. Who pays the cost of providing medical information?

You pay the cost, if any, of medical information we need to reevaluate your medical condition.

J.4. Can I supplement my disability annuity income by employment?

Yes. However, if you're under 60, there is a limit on the amount you can earn from wages and/or self-employment and still be entitled to your annuity. If your earnings in any calendar year equal at least 80% of the current pay rate of the position from which you retired, your earning capacity will be considered restored and your annuity payments will stop. (See question J.5.)

You'll receive a special form from us each year. That form will tell you when and how to report any earnings you received from wages and/or self-employment. We will suspend your annuity payments if you don't provide this information and we may verify the information that you do supply against tax records.

J.5. If I recover from my disability or if my earning capacity is restored, when will my annuity payments stop?

If you're under age 60 and you recover or your earning capacity is restored, your annuity payments will continue temporarily. They will stop on the earliest of the following dates:

(1) The date you're reemployed in the Federal service.

(2) One year from the date of the medical examination showing recovery.

(3) Six months from the end of the calendar year in which your earning capacity is restored.

If you're age 60 or older, your payments won't stop unless you ask us to reevaluate your situation and decide if you have recovered.

J.6. Am I guaranteed a Federal job if I recover or if my earning capacity is restored?

No. However, you can get placement assistance under the Displaced Employee Program if you were a career or career conditional employee at retirement. Also, some disability annuitants who had "excepted" appointments with competitive status are eligible for help under this program. To apply for placement assistance, you must complete a Standard Form 171, Application for Federal Employment, and send or take it to the agency where you last worked. That agency will help you complete the registration forms.

If the agency where you last worked no longer exists or can't help, you can apply with the Office of Personnel Management Regional or Area office that serves the geographic area in which you want placement assistance. You can apply for placement assistance at any time, but ***no later than*** 90 days after your annuity stops.

J.7. If I recover or my earning capacity is restored, can I get a regular, non-disability annuity?

Yes, if you are not reemployed in the Federal government and you qualify for another type of annuity, as shown below:

(1) A discontinued-service annuity that begins when your disability annuity stops, if you're then at least age 50 and you had 20 or more years of service when you retired because of disability.

(2) A discontinued-service annuity that begins when your disability annuity stops, if you had 25 or more years of service when you retired for disability, regardless of your age.

(3) A voluntary immediate annuity, if you are at least the Minimum Retirement Age (see question A.8) when your disability ceases ***and*** you had 10 or more years of service when you retired on disability.

(4) A deferred annuity that begins when you reach age 62, if you do not qualify for any of the annuities mentioned in (1), (2) or (3) above.

(5) An early deferred annuity when you reach your Minimum Retirement Age if you have at least 10 years of service.

Annuity payments described in this response will probably be smaller than the disability annuity you were receiving because cost-of-living adjustments paid during your disability retirement will not be included in the computation of the new annuity and because the method of computing the benefit is different.

J.8. If my annuity payments stop because I recover or my earning capacity is restored, can my disability annuity ever be reinstated?

If you are under age 62 and are not reemployed in a position subject to FERS retirement deductions, your original disability annuity can be reinstated, if:

(1) You were found medically recovered from your disability and a medical examination shows that you're again totally disabled for useful and efficient service due to recurrence of the ***same*** disability for which you retired and you are not restored to

earning capacity. The reinstated disability annuity takes effect on the date OPM determines that the disability recurred.

(2) Your earning capacity was restored but later your annual earnings fall below 80% of the current salary rate of the position from which you retired and you have not recovered from your disability. Your reinstated disability annuity would take effect the first of the year following the calendar year in which your earnings fell below the 80 percent limit.

If you are age 62 or over and have 5 years of service, you are eligible for a deferred annuity beginning on the first of the month after your 62nd birthday.

K. Returning to Work in the Federal Government

K.1. As an annuitant, can I take a job with the Federal Government?

Yes. You have the same rights as anyone else seeking a Federal job.

K.2. What will happen to my annuity if I return to work for the Federal Government?

If you were reemployed after January 8, 1988, unless you are a disability annuitant whose annuity is terminated because of your recovery or restoration to earning capacity (see questions J.2 and J.4), you will continue to receive your annuity. Your salary will be reduced by the amount of your annuity allocable to the period of actual employment.

K.3. If I'm reemployed on a part-time rather than a full-time basis and my annuity continues, how is my pay affected?

Your employing agency reduces your pay by an amount equal to the annuity you would receive for the number of hours you work. If you receive a gross annuity of $750 per month and you work part-time 24 hours per week, the offset is computed as follows:

($750 x 12 months) ÷ 2087 hours per year = $4.31, the hourly rate of your annuity. This amount is subtracted from the hourly rate of your pay.

Thus, if you work 24 hours a week, your pay for the year would be reduced by $5,378.88 ($4.31 per hour x 24 hours per week x 52 weeks).

K.4. Are FERS deductions withheld from my pay while I'm employed, even though I'm still receiving annuity benefits?

Yes, unless your new appointment is:

(1) intermittent, or

(2) as a justice or judge, or

(3) as an employee subject to another retirement system for Government employees.

K.5. If I return to a Government job, what happens to my annuity when I quit working?

If you work full-time for at least 1 year, (or the equivalent of 1 year on a part-time basis), you may be eligible for a supplemental annuity after you leave the job. You must write to OPM to be sure we are aware you are no longer working. If you complete at least 5 years of service (or part-time service which is equivalent to 5 years of full-time service), you may have your entire annuity recomputed. To get either benefit, you need to file a new retirement application with OPM. One can be obtained from your reemploying agency.

L. Your Survivor Election at Retirement

L.1. What choices did I have at retirement concerning survivor benefits payable after I die?

There are a number of different options:

(1) An annuity reduced to provide a full survivor benefit to your spouse after your death (this benefit is equal to 50% of your unreduced annuity). This option,

which reduced your annuity by 10%, is automatically provided by law to all married retirees unless you and your spouse waive it.

(2) An annuity reduced to provide a partial survivor benefit to your spouse after your death (this benefit is equal to 25% of your unreduced annuity). If you chose this option, your annuity was reduced by 5%. (This option is available to you only if you separated from service on or after January 8, 1988.)

(3) An annuity payable only during your lifetime.

(4) An annuity reduced to provide survivor benefits to a person who has an insurable interest in you. This means that the person named may reasonably expect to derive financial benefit from your continued life. If you chose this option, your annuity was reduced by an amount which depended on the age difference between you and the person you named.

(5) An annuity reduced to provide full or partial survivor benefits to a former spouse(s). If you chose this option, your benefit was reduced by 10% or 5%, depending on whether you chose a full or partial benefit.

L.2. Were there any restrictions on which type of benefit I could choose?

Yes.

(1) If you were married when you retired, you must have had your spouse's consent to elect anything except an annuity reduced to provide a full survivor benefit. Under rare circumstances, OPM may waive spousal consent. You should refer to your SF 3107, Application for Retirement, for additional information.

(2) To elect a survivor annuity for a former spouse or spouses, you must have been married to that person for a total of at least 9 months. To receive a benefit, the former spouse may not remarry before age 55. The total survivor annuities you chose to provide (for current and former spouses) cannot have exceeded 50% of your unreduced annuity. If you were married at retirement, you must have had your spouse's consent to have made this election.

(3) To elect an insurable interest survivor benefit, you must have retired in good health and the person named must have an insurable interest in your continued life.

L.3. Could I have provided more than one type of survivor benefit?

Yes.

(1) If a court has ordered you to provide a survivor benefit for a former spouse (see question E.8), you could have elected an insurable interest annuity for your spouse at retirement. To do this, you must have elected an annuity payable during your lifetime and obtained your spouse's consent for this election. If your former spouse loses entitlement to a future benefit before you die, you may request that the reduction in your annuity to provide an insurable interest annuity for your spouse be converted to a regular spouse annuity (see question M.1).

(2) You could have elected both a regular spouse annuity and a former spouse annuity, IF the total survivor benefit did not exceed 50% of your unreduced annuity.

L.4. If a court order was in effect for a former spouse, could I still have elected a reduced annuity to provide benefits for my current spouse?

Yes. However, the total of the survivor benefits (spouse and former spouse benefits) paid at your death cannot exceed 50% of your unreduced annuity. If your court-ordered former spouse benefit would prevent your spouse from receiving a benefit sufficient to meet his or her needs, you could have considered electing an insurable interest benefit for your spouse (see question L.3).

L.5. What do I need to do to ensure my child(ren) receive survivor benefits after I die?

Nothing. Survivor benefits for children do not depend on any election you make or fail to make. Even if you do not identify your children on your application for

retirement, they will receive any benefits for which they qualify. (See question N.4.)

M. Changing Your Survivor Election After Retirement

M.1. Can I change my election concerning survivor annuity benefits after I've retired?

Yes, under certain conditions, as explained below:

A. ELECTION TO PROVIDE OR INCREASE A SURVIVOR BENEFIT FOR THE SPOUSE YOU WERE MARRIED TO AT RETIREMENT (THIS APPLIES ONLY TO PEOPLE RETIRED FOR LESS THAN 18 MONTHS):

If you were married when you retired and you did not elect to provide a survivor annuity for your spouse (or you elected a partial survivor annuity), you may elect to provide (or increase) a survivor benefit for your spouse. If you make this election, your monthly annuity will be reduced and you must pay a deposit (see (3) below).

(1) You must notify OPM in writing of your new survivor election no later than 18 months after the commencing date of your annuity.

(2) Your spouse must consent to an election to provide a partial survivor benefit. (Even if he or she has already consented to ***no*** survivor annuity, a new consent is required for your new election, unless OPM waives spousal consent (see question L.2).)

(3) Your annuity will be reduced to provide this survivor benefit (see question L.1.). You must also pay a deposit consisting of the amount by which your annuity would have been reduced had the election been made at retirement plus 24.5% of your annual annuity (12.25% if you elect a partial survivor annuity or elect to increase the survivor benefit from 25% to 50%), plus 6% annual interest.

(4) Failure to pay the deposit in full within 18 months of your annuity commencing date (or within 30 days after we notify you of the amount due, if later) will void the election.

B. ELECTION TO PROVIDE A SURVIVOR ANNUITY BENEFIT FOR A SPOUSE YOU MARRY *AFTER* RETIREMENT:

You may elect to provide a survivor annuity for a spouse you marry after retirement as described below. If you make this election, your monthly annuity will be reduced ***and*** you must pay a deposit equal to the difference between the annuity actually paid to you and the annuity that would have been paid if the annuity reduction had been in effect continuously since your retirement, plus 6% interest compounded annually.

(1) ***If you were unmarried when you retired and you later marry***, you must notify us within two years of the marriage if you want to provide a survivor annuity benefit. Your spouse cannot qualify for a survivor annuity unless you make the election. To provide protection as soon as possible, you should notify OPM of your election as soon as you decide that you want to provide the survivor annuity.

(2) ***If you were married at retirement, that marriage ends due to death, divorce, or annulment, and you marry again***, you must notify us within two years of the marriage if you want to elect a reduction in your annuity to provide a survivor annuity for your spouse. Your spouse cannot qualify for a survivor annuity unless you make the election. To provide protection as soon as possible, you should notify OPM of your election as soon as you decide that you want to provide a survivor annuity. (Note: If your current spouse was married to you before and consented to a survivor annuity benefit based on none or less than all of your annuity, you cannot elect a survivor annuity greater than the amount provided in your original election.)

(3) ***If the reduction in your annuity to provide a former spouse annuity ends (see question M.5) and you had elected a survivor annuity for your current spouse (or another former spouse) when you retired***, the reduction in your annuity will be continued to provide the survivor annuity for that person. However, if you have not previously made an election regarding a current spouse you married after retirement, you may, within two years after the former spouse's death or remarriage before age 55, elect a reduced annuity to provide a survivor annuity for your current spouse.

C. ELECTION TO PROVIDE A SURVIVOR ANNUITY FOR A FORMER SPOUSE:

If your marriage ends after retirement, you may elect a reduction in your annuity to provide a survivor annuity for that former spouse unless:

(1) it conflicts with a qualifying court order; or

(2) it would cause the combined survivor annuities for this person and another current or former spouse to exceed the maximum survivor annuity permitted; or

(3) your current spouse does not consent to the election and spousal consent is not waived; or

(4) you are electing to provide a former spouse survivor annuity for the person you were married to at the time you retired and your election is greater than the election your spouse consented to when you retired.

In addition, you must pay a deposit equal to the difference between the annuity actually paid to you and the annuity that would have been paid if the annuity reduction had been in effect continuously since your retirement, plus 6% annual interest.

D. CONVERTING AN INSURABLE INTEREST SURVIVOR ANNUITY TO A REGULAR SURVIVOR ANNUITY BENEFIT:

You cannot elect to provide an insurable interest survivor annuity after you retire. However, if you had elected to provide an insurable interest benefit at retirement, you can change it to a regular survivor annuity after retirement (without paying a deposit) as described below:

(1) If, at retirement, you received (by election or court order) a reduced annuity to provide a survivor annuity for a former spouse ***and*** you elected to provide an insurable interest survivor annuity for your current spouse, you may change the insurable interest election to a full regular current spouse survivor annuity within two years after your former spouse loses entitlement (because of remarriage before age 55, death, or under the terms of the court order), if no other former spouse is entitled to a survivor annuity based on an election or a court order.

(2) If, after you retire, you marry the person you named to receive the insurable interest benefit, you can elect to provide a regular survivor annuity for that person within two years after the marriage. If you do so, the insurable interest benefit will be canceled.

(3) If, after you retire, you marry someone other than the person named to receive the insurable interest benefit and you elect to provide a survivor annuity for your spouse, you may ***elect*** to cancel the insurable interest benefit.

M.2. What restrictions apply to my post-retirement survivor election?

It is subject to the following restrictions:

(1) It cannot be honored to the extent that it conflicts with the terms of a court order that required you to provide a survivor annuity for a former spouse; and

(2) It cannot be honored if it causes combined current and former spouse survivor annuities to exceed 50% of your unreduced annuity.

(3) You must pay any deposit which is required.

M.3. How do I change my survivor annuity election?

If you are eligible to change your survivor election as discussed in the answer to question M.1, write to the Office of Personnel Management, Federal Employees Retirement System, Post Office Box 200, Boyers, PA 16017. Be sure to include a copy of your marriage certificate and proof of termination of the prior marriage, if applicable. You should also include your new spouse's date of birth and social security number. Be sure to furnish your annuity claim number (CSA number), so we can promptly identify your records.

M.4. My former spouse was awarded a survivor annuity by court order. Was my monthly annuity reduced to provide this benefit?

Yes, you are subject to any qualifying court order issued before your retirement that requires you to provide a survivor annuity for an eligible former spouse. (If you are divorced after retirement from a spouse to whom you

were married at retirement, OPM will honor the terms of a qualifying court order for that person to the extent that your annuity was reduced at retirement. If you did not elect to provide a survivor annuity for that spouse at retirement and your spouse consented to your election, the court order will not be honored.)

M.5. My monthly annuity is reduced to provide a survivor annuity or insurable interest survivor annuity benefit. When does this reduction stop?

(1) The reduction to provide a survivor annuity benefit for a ***spouse*** stops if your marriage ends because of death, divorce, or annulment.

(2) The reduction to provide a survivor annuity for a ***former spouse*** stops if your former spouse dies, remarries before age 55, or loses entitlement to the survivor annuity under the terms of the court order that required you to provide the benefit.

(3) The reduction to provide an ***insurable interest*** survivor annuity stops when:

(a) the person you named to receive the insurable interest benefit dies; or

(b) the person you named is your current spouse and you change the insurable interest election to a regular current spouse survivor annuity within two years after the last reduction to provide a former spouse survivor annuity ends; or

(c) you marry and elect to provide a survivor annuity for your spouse and choose to cancel your insurable interest election; or

(d) you marry the person named to receive the insurable interest annuity and elect to provide a regular survivor annuity for him or her.

You should immediately notify OPM as discussed in question M.3 if your marriage terminates, your former spouse dies or marries before age 55, or the person you named to receive an insurable interest survivor annuity dies. You must submit evidence--such as a divorce decree, death certificate, or marriage certificate--so we can make any necessary adjustment in your annuity to eliminate the survivor reduction and increase your annuity to the unreduced rate, if applicable. (NOTE: Your annuity must continue to be reduced if you have a

current spouse or former spouse who is entitled to survivor benefits.)

N. Death Benefits for Survivors

N.1. What are death benefits?

These are benefits payable after the death of an employee or retiree. As a retiree, you should know about two types of death benefits:

(1) The survivor annuity, a recurring monthly benefit, payable to your qualified survivor(s); and

(2) The lump sum payment, a one-time benefit, payable to the appropriate survivor(s).

When you retired from your Federal position, you were given the opportunity to elect an annuity for your qualified survivor(s). (See Section L.)

N.2. What requirements must be met in order for my spouse to receive a survivor annuity?

The answer depends on which of the following situations apply in your case (also, see question M.2).

(1) ***If you were married when you retired and that marriage is terminated by your death***, your spouse will receive a survivor annuity if:

(a) You and your spouse did not waive his/her entitlement to a survivor benefit; and

(b) Your spouse was married to you for at least 9 months preceding your death or your spouse is a parent of your child or your death is accidental; and

(c) You do not have a former spouse who is entitled to a full survivor annuity based on a qualifying court order, see Note under (2) below.

(2) ***If you married after retirement and that marriage is terminated by your death***, your spouse will receive a survivor annuity if:

(a) You notified us within two years of the marriage

that you wanted to provide a survivor annuity benefit. (If you were married at retirement, that marriage ended and you remarried the same person, your election could be accepted only if you had provided a survivor annuity for that person at retirement); and

(b) You agreed to accept a reduced monthly annuity and paid a deposit to provide the survivor benefit; and

(c) You do not have a former spouse who is entitled to a full survivor annuity based on a qualifying court order or by your previous election, see Note below; and

(d) Your spouse was married to you for at least 9 months or your spouse is a parent of your child or your death is accidental.

Note: If 50% of your annuity has been assigned by court order to a former spouse (or former spouses, if more than one), your current spouse can receive a survivor annuity only if the former spouse loses entitlement to benefits due to death, remarriage before age 55, or under the terms of the court order. If less than 50% of your annuity is assigned to a former spouse(s), your current spouse may receive a survivor annuity no greater than the difference between 50% of your annuity and the former spouse survivor annuity(ies). However, the survivor annuity of your current spouse would be increased to the amount you elected if the former spouse loses entitlement to the benefits described above.

N.3. Can a spouse I married after I retired receive more than one survivor annuity?

Any spouse that you married ***after*** you retired may not simultaneously receive a survivor annuity based on your Federal service and another survivor annuity under the Federal Employees Retirement System or any other retirement system for Federal employees (not including social security or survivor benefits based solely on military service). The spouse has to elect the survivor annuity preferred.

N.4. What conditions must my children meet to be eligible for survivor annuity?

A survivor annuity is payable to each of your children

who is unmarried and under age 18 and was dependent on you. Unmarried sons and daughters over age 18 may also receive an annuity if they are (1) incapable of self-support because of a disability that began before age 18 or (2) full-time students at a recognized educational institution and under age 22. To qualify as a student when age 18 or over, the person must be enrolled in a full-time course of study or training (and not receiving pay primarily as an employee) in a high school, trade school, technical or vocational institute, junior college, college, university, or similar educational institution. Active service in the military, attendance at a Military Service Academy (such as the U.S. Naval Academy), or participation in the Peace Corps, apprenticeship programs, etc., do not qualify your children for adult student benefits.

N.5. Are my stepchildren and adopted children eligible for an annuity after my death?

Yes, if they meet the conditions stated under question N.4. In addition, your stepchildren must also have lived with you in a regular parent-child relationship.

N.6. Is a child born out of wedlock eligible for a survivor annuity?

Yes, if he or she meets the conditions stated in question N.4. and you recognized the child as your own. (Proof will be required that you recognized the child as your own.) NOTE: We consider a child born out of wedlock to be dependent on you if: (1) the child lived with you in a regular parent-child relationship or (2) a judicial determination of support was made or (3) there is proof that you made regular and substantial contributions to his or her support.

N.7. How much money can I expect my eligible children to receive?

The amount each child receives depends on whether a child is entitled to a social security benefit, whether a parent of the child is still living, what your high-three average salary was, and how many children are entitled to receive benefits.

Each eligible child will receive the same amount. The total FERS benefit payable to the child(ren) will be

reduced by the total social security benefit payable. ***If the social security benefit equals or exceeds the FERS benefit, no FERS benefit will be paid.*** In many cases, the payment from Social Security will eliminate the FERS benefit altogether.

N.8. How long is a survivor annuity payable to my eligible survivor(s)?

The answer depends on which of the following situations apply:

(1) A survivor annuity to a ***widow or widower*** starts (a) the day after your death or (b) the day after the entitlement of any former spouse ends, if that entitlement had prevented the widow(er) from receiving the survivor annuity. It continues to the end of the month before the one in which he or she dies or marries before age 55. If the widow(er) does not marry before age 55, the annuity continues for life. (Except under circumstances described in question N.3.)

(2) A survivor annuity to a ***former spouse*** starts on whichever day is later: (a) the day after your death or (b) the first day of the second month after OPM receives written notice of the qualifying court order or election (and whatever supporting documentation we require). The annuity continues to the end of the month before the one in which the former spouse dies, marries before age 55, or the terms of the court order are satisfied.

(3) A survivor annuity to a person with an ***insurable interest*** begins on the day after your death and continues to the end of the month before the one in which he or she dies.

(4) A survivor annuity to a ***child*** begins on the day after your death and continues to the end of the month before the one in which the child turns age 18, marries, or dies. For a son or daughter incapable of self-support because of a disability existing before age 18, the annuity continues (regardless of his or her age) until the end of the month before the one in which the person becomes capable of self-support, marries, or dies. If the son or daughter is receiving an annuity as a student, the annuity continues until the end of the month before the month in which he

or she is no longer a full-time student, turns age 22, dies, or marries. A student who reaches age 22 during the school year (September 1 to June 30) continues to receive an annuity until (a) the first day of the month in which full-time school attendance ends or (b) June 30, whichever is earlier. If the annuity has stopped because full-time schooling ended, the annuity is started again if the unmarried child returns to school full-time before age 22 and if we receive certification of full-time school attendance.

N.9. Can a widow's or widower's annuity that ended because he or she married before age 55 be reinstated if the marriage ends?

Yes, if the marriage ends by death, divorce, or annulment, the survivor annuity can be started again; however, the spouse must pay back any lump sum that was paid when the survivor annuity ended. Also, the widow(er) cannot receive both a reinstated survivor annuity and another survivor annuity based on the remarriage. He or she must choose one survivor annuity benefit.

N.10. Can a former spouse's annuity that ended because he or she married before age 55 be reinstated if the marriage ends?

No, not even if that marriage is annulled.

N.11. How much money is paid in a lump sum death benefit?

The amount of this benefit varies. It includes:

(1) Any annuity we owe you at the time of death; and

(2) Any amount by which your contributions to the retirement fund, plus any interest due, exceeds the total amount of the annuity we paid you and all eligible survivors.

If you elected an alternative annuity at retirement, your retirement contributions were paid to you. In this instance, there is no unexpended balance of retirement contributions payable to your survivors.

N.12. Is a lump sum payment made if I am survived by a person entitled to a survivor annuity?

Yes, but the lump sum payment is only for any annuity we owe you at the time of death, unless you elected an alternative annuity and have not received the whole lump sum payment. In this instance, the second installment will still be paid to the eligible person (See question N. 13), 12 months after the first installment payment was made. If you did not elect an alternative annuity and any of your contributions to the retirement fund remain ***after*** the last survivor stops receiving his or her survivor annuity benefit, another lump sum is paid at that time. This payment is the amount by which your contributions to the retirement fund, plus any interest, exceed the total amount of annuity paid to you and your survivor(s).

N.13. Who will receive the lump sum benefit?

You can name any person you choose to receive the benefit (see question N.15). If you don't name someone to receive this benefit, it will be paid to the first person or persons listed below who are living on the date the payment becomes due:

(1) Your widow or widower; or

(2) Your child or children (descendants of a deceased child may qualify); or

(3) Your parents in equal shares or all to the surviving parent; or

(4) The administrator or executor of your estate. (A court order naming the administrator or executor of the estate must be sent to OPM); or

(5) If none of the above, your next of kin as determined under the laws of the State of your permanent residence.

N.14. I designated my spouse to receive the lump sum benefit. We are now *divorced*. Is that person still entitled to the lump sum benefit as my beneficiary?

Yes; ***unless you change or cancel your designation of beneficiary***, your former spouse will receive the lump sum benefit even though you are no longer married to that person.

N.15. How can I name a beneficiary or change one I previously sent?

You should write to us at this address: Office of Personnel Management, Federal Employees Retirement System, Post Office Box 200, Boyers, PA 16017. In your letter ask for Standard Form 3102. After you complete and return this form in duplicate to the address above, we will validate it and return the duplicate copy to you. You may also want to make a designation for your Federal Employees' Group Life Insurance (FEGLI) coverage. Ask for SF 2823.

N.16. What do my survivors need to do to receive benefits after my death?

Someone must inform us of your death (see question D.14) and give us your annuity claim number (CSA number), date of birth, and date of death. Your survivors or beneficiaries must apply for benefits by requesting and filing an application for survivor benefits (Standard Form 3104, Application for Death Benefits). We cannot pay benefits without an application.

N.17. I have Federal Employees' Group Life Insurance (FEGLI). What do my survivors need to do to receive my insurance benefit?

When we're informed of your death, we'll send the appropriate survivor(s) a FEGLI claim form and an envelope to use to apply directly to the Office of Federal Employees' Group Life Insurance in New York. That Office authorizes life insurance payments.

N.18. I have a self and family enrollment in the Federal Employees Health Benefits Program. Can my family members who are covered continue this enrollment after I die?

If you are enrolled in a self and family plan on the date of death, your enrollment will automatically continue for all covered family members, ***provided*** at least one family member is eligible for a survivor annuity. If the survivor annuitant who continues the enrollment is your spouse and she or he remarries after attaining age 55, the new husband or wife (and his or her children) ***cannot*** be added to the enrollment. (Remarriage before age 55 will

terminate your surviving spouse's health benefits coverage. Coverage will continue for other eligible family members if at least one of them is eligible for survivor annuity.)

O. FERS and Compensation Benefits

O.1. Does my eligibility to receive compensation from the Office of Workers' Compensation Programs, U.S. Department of Labor, (OWCP) affect my receipt of FERS benefits?

Yes, the Department of Labor, Office of Workers' Compensation Programs (OWCP) has determined that the Federal Employees Compensation Act prohibits simultaneous receipt of annuity (including lump sum payment under the alternative annuity option) and compensation payments. If you are eligible for both, you must elect which one you want to receive. Usually benefits from the OWCP are greater than FERS benefits and are chosen in lieu of FERS benefits. However, if your compensation is a scheduled award, you may receive both it and a FERS annuity.

O.2. What happens to my FERS annuity if the OWCP approves compensation for me after I have begun receiving my FERS annuity?

When the OWCP notifies OPM that you have elected a nonscheduled award, OPM will suspend payment of your FERS annuity. The entire amount that OPM has paid you will be deducted from the amount you are entitled to receive from the OWCP for the same time period. This means that if you elected the alternative annuity and a lump sum payment equal to your retirement contributions, the entire OWCP benefit will be paid to OPM, with no benefit coming to you, until the entire lump sum amount and the annuity paid to you have been repaid to OPM.

O.3. Once I elect benefits from the OWCP, can I change my mind and receive my FERS annuity?

Yes. If your compensation benefits fall below your FERS benefits, you should notify the OWCP where you are receiving benefits that you wish to stop receiving their benefits and start receiving FERS benefits. Tell them what date you wish this change to begin and send a copy of your letter to OPM at Federal Employees

Retirment System, Post Office Box 200, Boyers, PA 16017. When OPM has received notification from OWCP that your payments have stopped, you will begin receiving FERS annuity payments.

O.4. What happens if my OWCP benefits end?

If you have not recovered from your disability (see question J.2.) or been restored to earning capacity (see question J.4.), your FERS annuity will be resumed the day after your OWCP benefits end.

O.5. While my FERS benefits were suspended, was I still entitled to the COLAs that happened while I was on the OWCP rolls?

Yes. Your FERS annuity was subject to all the changes that would have occurred as if you had been paid continuously since you retired. This means your annuity would be increased by all intervening COLAs to which you would have been entitled and, if your retirement was based on disability, it would be adjusted as explained in question J.1.

Notes

Notes

We hope this pamphlet has helped you. If you have other questions about retirement and survivor benefits, you may write us at the following address:

Office of Personnel Management
Federal Employees Retirement System
Post Office Box 200
Boyers, PA 16017

If you do write, please be sure to provide your annuity claim number (CSA number) and date of birth to allow us to identify your records promptly.

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